

June 30, 2018

Earnings to Average Assets	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer	Peer
YTD Annualized	<2mm	2-5mm	5-10mm	10-20mm	20-50mm	50-100mm	100-200mm	200-500mm	500mm-1B	GT 1 Billion	ALL FICUs
Investment Yield	0.70%	1.70%	0.87%	1.56%	1.33%	1.17%	1.37%	1.37%	1.25%	1.62%	1.42%
Loan Yield	5.04%	8.56%	5.38%	8.71%	5.66%	5.09%	4.64%	4.49%	4.95%	3.66%	4.39%
Net Loan Yield After NCOs	5.08%	8.23%	4.96%	8.33%	5.39%	4.55%	4.22%	3.82%	3.48%	3.14%	3.78%
Asset Yield	3.41%	5.02%	3.29%	4.51%	3.40%	3.29%	3.33%	3.34%	3.13%	2.96%	3.21%
Cost of Funds	-0.35%	-0.94%	-0.36%	-0.41%	-0.38%	-0.29%	-0.38%	-0.41%	-0.41%	-0.50%	-0.43%
Gross Spread	3.05%	4.09%	2.93%	4.10%	3.02%	2.99%	2.94%	2.93%	2.72%	2.46%	2.78%
Provision Expense	0.25%	-0.42%	-0.20%	-0.40%	-0.40%	-0.24%	-0.21%	-0.41%	-0.49%	-0.51%	-0.41%
Net Spread after Provision Expense	3.31%	3.66%	2.72%	3.70%	2.62%	2.76%	2.73%	2.52%	2.23%	1.95%	2.36%
Total Non-Interest Income	0.13%	1.23%	0.69%	2.08%	1.47%	1.28%	1.50%	2.03%	2.54%	1.19%	1.59%
Total Non-Interest Expense	-2.95%	-6.18%	-3.19%	-4.86%	-3.56%	-3.39%	-3.50%	-3.84%	-4.27%	-2.68%	-3.38%
Net Operating Expense	-2.83%	-4.95%	-2.50%	-2.78%	-2.09%	-2.11%	-2.00%	-1.81%	-1.73%	-1.48%	-1.79%
Non-Operating Gains (Losses)	-0.01%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	-0.05%	-0.02%
OTTI Losses Recognized in Earnings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Stabilization Expense	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	0.48%	-1.29%	0.22%	0.92%	0.52%	0.64%	0.73%	0.71%	0.50%	0.42%	0.56%
Net Charge-Offs	0.03%	-0.16%	-0.23%	-0.16%	-0.14%	-0.30%	-0.26%	-0.45%	-0.79%	-0.37%	-0.39%
ROA (with Net Charge-offs)	0.25%	-1.03%	0.19%	1.16%	0.78%	0.58%	0.68%	0.67%	0.19%	0.56%	0.58%
ROA with Provision for LL - W/O NCUSIF Expense	0.47%	-1.29%	0.22%	0.92%	0.52%	0.64%	0.73%	0.71%	0.50%	0.42%	0.56%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.24%	-1.03%	0.19%	1.16%	0.79%	0.58%	0.68%	0.67%	0.19%	0.56%	0.58%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.56%	-3.41%	-1.35%	-2.37%	-1.78%	-1.55%	-1.74%	-1.95%	-2.16%	-1.32%	-1.67%
Travel and Conference Expense	0.00%	-0.01%	-0.01%	-0.04%	-0.04%	-0.02%	-0.04%	-0.03%	-0.04%	-0.03%	-0.03%
Office Occupancy Expense	-0.23%	-0.44%	-0.17%	-0.24%	-0.24%	-0.20%	-0.22%	-0.25%	-0.32%	-0.20%	-0.23%
Office Operations Expense	-0.83%	-1.56%	-1.05%	-1.01%	-0.61%	-0.71%	-0.68%	-0.65%	-0.89%	-0.54%	-0.66%
Educational and Promotional Expense	0.00%	-0.06%	-0.03%	-0.10%	-0.11%	-0.12%	-0.09%	-0.14%	-0.12%	-0.09%	-0.10%
Loan Servicing Expense	-0.03%	-0.11%	-0.22%	-0.19%	-0.18%	-0.21%	-0.25%	-0.34%	-0.51%	-0.21%	-0.27%
Professional and Outside Services	-0.15%	-0.44%	-0.22%	-0.70%	-0.52%	-0.49%	-0.36%	-0.38%	-0.13%	-0.07%	-0.26%
Member Insurance	-0.03%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.05%	-0.04%	-0.03%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.13%	-0.11%	-0.10%	-0.18%	-0.08%	-0.06%	-0.11%	-0.08%	-0.10%	-0.21%	-0.14%
Total Non-Interest Expense	-2.95%	-6.18%	-3.19%	-4.86%	-3.56%	-3.39%	-3.50%	-3.84%	-4.27%	-2.68%	-3.38%
Other Performance Ratios											
Earning Asset Yield	3.75%	4.64%	3.62%	4.31%	3.61%	3.51%	3.53%	3.71%	3.48%	3.70%	3.66%
Average Cost of Funds	-0.44%	-0.94%	-0.43%	-0.45%	-0.45%	-0.34%	-0.44%	-0.48%	-0.46%	-0.65%	-0.52%
FTE Employee / \$million of Loans & Share Drafts	0.87	0.97	0.59	0.52	0.48	0.43	0.39	0.43	0.45	0.25	0.36
Compensation & Benefits / FTE Emp.	\$31,000	\$57,858	\$36,380	\$73,048	\$56,963	\$51,633	\$57,331	\$54,306	\$70,063	\$70,335	\$61,830
Compensation & Benefits / \$million Lns. & S.D.s	\$25,678	\$61,589	\$19,897	\$45,123	\$28,384	\$22,486	\$21,870	\$22,656	\$29,348	\$15,723	\$21,109
Operating Expense / Loans & Share Drafts	-4.86%	-11.27%	-4.68%	-9.22%	-5.71%	-4.90%	-4.39%	-4.47%	-5.83%	-3.20%	-4.26%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.21%	2.29%	1.02%	3.62%	2.35%	1.85%	1.88%	2.36%	3.47%	1.43%	2.01%
Net Operating Expense / Loans & Share Drafts	-4.65%	-8.98%	-3.67%	-5.60%	-3.36%	-3.06%	-2.51%	-2.11%	-2.36%	-1.77%	-2.25%
Operating Expense / Operating Revenue	93.67%	108.74%	88.22%	92.48%	81.90%	80.73%	81.38%	79.05%	83.83%	76.56%	79.35%
Total Fixed Assets / Shares & Equity	0.05%	0.61%	0.68%	1.48%	2.37%	2.24%	3.02%	4.20%	4.23%	2.12%	2.90%
Net Loans to Total Shares and Deposits	72.9%	53.0%	60.9%	56.3%	63.7%	67.5%	73.6%	79.1%	55.4%	81.0%	73.3%
Members / FTE Employee	629.50	467.22	469.39	414.82	362.68	416.86	341.44	339.65	332.18	466.78	389.72

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Balance Sheet Mixes	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
ASSETS											
Cash and Cash Equivalents	0.1%	1.1%	1.0%	1.4%	1.4%	1.2%	1.0%	1.5%	1.5%	0.6%	1.1%
Total Investments	35.0%	49.2%	42.8%	47.0%	39.4%	36.8%	30.3%	25.3%	42.4%	23.5%	30.2%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.9%	1.4%	2.4%	1.5%	2.7%	1.3%	4.5%	3.6%	2.7%
All Other Unsecured Loans/Lines of Credit	12.5%	4.8%	6.4%	3.7%	2.4%	2.4%	1.9%	3.2%	1.6%	1.9%	2.3%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	1.0%	0.7%	0.3%	0.2%	0.5%	0.2%	0.5%	0.5%	0.4%
New Vehicle Loans	18.9%	10.7%	9.3%	6.8%	9.5%	11.4%	6.9%	9.2%	5.4%	14.5%	10.5%
Used Vehicle Loans	32.3%	18.8%	31.9%	19.2%	24.2%	23.0%	20.4%	27.7%	17.6%	24.6%	23.5%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	6.3%	0.9%	10.5%	9.2%	13.6%	22.4%	16.0%	11.5%	20.6%	17.0%
Total Other Real Estate Loans/Lines of Credit	0.0%	6.5%	2.8%	5.0%	6.6%	5.4%	8.5%	8.8%	8.1%	5.3%	6.8%
Leases Receivable	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total All Other Loans/Lines of Credit to Members	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.3%	0.0%	0.0%	0.2%	0.1%
Total Loans and Leases	63.8%	47.2%	54.3%	47.3%	54.7%	57.7%	63.6%	66.3%	49.1%	71.2%	63.4%
Less: Allowance for Loan & Lease Losses	-0.4%	-0.3%	-0.3%	-0.4%	-0.4%	-0.4%	-0.4%	-0.7%	-0.5%	-0.6%	-0.5%
Net Loans and Leases	63.4%	46.9%	54.0%	47.0%	54.3%	57.3%	63.2%	65.6%	48.6%	70.6%	62.9%
Total Other Assets	1.6%	2.8%	2.2%	4.6%	4.9%	4.7%	5.5%	7.5%	7.4%	5.3%	5.8%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities	0.0%	0.0%	0.8%	4.7%	4.2%	4.8%	3.2%	5.5%	2.1%	3.3%	3.8%
Share Drafts	0.0%	10.0%	11.7%	14.8%	13.9%	14.9%	15.8%	17.6%	19.7%	19.4%	17.6%
Regular Shares	84.1%	64.9%	57.5%	51.3%	41.1%	48.9%	39.5%	30.5%	32.1%	19.2%	31.2%
Money Market Shares	0.0%	5.7%	2.8%	5.8%	10.9%	7.0%	8.2%	16.6%	18.8%	28.6%	18.3%
Share Certificates	3.3%	4.4%	14.8%	8.7%	14.6%	7.7%	13.4%	12.9%	11.5%	12.9%	12.3%
IRA/KEOGH Accounts	0.0%	2.7%	0.8%	3.3%	4.3%	5.0%	7.7%	4.6%	6.2%	7.5%	6.1%
All Other Shares	0.0%	0.1%	0.3%	0.1%	0.1%	1.9%	1.8%	0.2%	0.2%	0.3%	0.6%
Non-Member Deposits	0.0%	1.3%	1.3%	0.0%	1.0%	0.0%	0.1%	1.3%	0.0%	0.0%	0.3%
Total Shares and Deposits	87.5%	89.1%	89.1%	84.0%	85.9%	85.4%	86.4%	83.8%	88.6%	88.0%	86.5%
Total Equity	12.5%	10.9%	10.0%	11.3%	10.0%	9.8%	10.4%	10.8%	9.3%	8.7%	9.7%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Net Worth	12.5%	10.9%	10.0%	11.6%	10.3%	10.0%	11.1%	11.2%	10.7%	9.2%	10.3%
Total Equity + Allow. for Loan Loss	12.9%	11.2%	10.4%	11.7%	10.4%	10.2%	10.8%	11.4%	9.8%	9.3%	10.3%
Balance Sheet Growth YTD Annualized											
Total Investments	-53.3%	206.0%	-49.5%	74.0%	-24.2%	-20.0%	-15.9%	-1.4%	15.5%	-76.7%	-30.1%
Total Loans and Leases	-37.4%	143.5%	-48.0%	225.4%	42.8%	1.0%	-12.3%	-28.9%	-51.1%	-65.1%	-38.8%
TOTAL ASSETS	-43.0%	176.2%	-49.8%	142.1%	10.1%	-7.2%	-14.0%	-23.8%	-27.9%	-69.4%	-36.9%
Total Liabilities	-150.0%	138.5%	-31.3%	-0.4%	-72.4%	17.1%	63.2%	30.8%	-90.5%	-93.8%	-46.0%
Total Shares and Deposits	-44.0%	183.1%	-50.2%	160.1%	15.8%	-5.9%	-15.6%	-25.2%	-28.3%	-65.9%	-35.4%
Equity Capital	-34.4%	128.1%	-47.3%	117.5%	19.8%	-27.1%	-17.4%	-33.1%	3.4%	-88.9%	-46.4%
TOTAL LIABILITIES, SHARES, AND EQUITY	-43.0%	176.2%	-49.8%	142.1%	10.1%	-7.2%	-14.0%	-23.8%	-27.9%	-69.4%	-36.9%

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Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	1.06%	1.23%	1.38%	0.61%	0.21%	0.67%	0.94%	0.77%	1.27%	0.58%	0.72%
Delinquent Loans / Total Capital	5.2%	5.2%	7.2%	2.5%	1.1%	3.8%	5.5%	4.5%	6.3%	4.4%	4.4%
Delinquent Loans + OREO / Net Loans + OREO	1.1%	1.3%	1.4%	0.6%	0.2%	0.7%	1.1%	0.9%	1.3%	0.7%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	40.8%	40.3%	42.6%	19.6%	24.0%	17.6%	34.4%	21.2%	22.2%	13.9%	21.3%
Allowance for Loan Losses/Net Loans	0.66%	0.71%	0.60%	0.76%	0.75%	0.65%	0.68%	1.01%	1.07%	0.90%	0.87%
Loans 2 to less than 6 months Delinquent (\$000s)	\$4	\$18	\$30	\$57	\$39	\$207	\$586	\$922	\$1,975	\$4,988	\$373
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$6	\$19	\$10	\$11	\$29	\$163	\$175	\$486	\$545	\$68
Loans 12 months and over Delinquent (\$000s)	\$0	\$6	\$3	\$4	\$1	\$15	\$145	\$74	\$77	\$262	\$33
Total Delinquent Loans (\$000s)	\$6	\$30	\$53	\$71	\$52	\$251	\$893	\$1,170	\$2,538	\$5,795	\$474
Delinquency by Category											
Unsecured Credit Card	0.00%	0.12%	1.08%	0.20%	0.24%	0.36%	0.38%	0.41%	0.74%	0.81%	0.59%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	45.45%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.13%	0.00%	0.00%	2.01%	0.21%	4.57%	2.98%	1.99%	1.82%
New Vehicle Loans	0.00%	0.61%	0.50%	0.34%	0.08%	0.32%	0.54%	0.62%	1.63%	0.59%	0.59%
Used Vehicle Loans	1.59%	1.85%	0.67%	0.75%	0.16%	0.79%	0.74%	0.90%	1.11%	0.34%	0.63%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.81%	0.28%	0.61%	1.22%	0.41%	0.52%	0.28%	0.46%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.15%	0.48%	0.72%	0.33%	0.10%	0.24%	0.39%
Other RE Fixed	0.00%	0.00%	0.00%	0.10%	0.02%	0.08%	2.53%	1.16%	0.36%	0.87%	0.88%
Other RE Adj	0.00%	0.00%	0.00%	2.19%	0.00%	0.47%	0.14%	0.24%	0.07%	0.04%	0.22%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Indirect Loans	0.00%	0.00%	0.00%	2.15%	0.22%	0.78%	2.14%	1.02%	0.40%	0.51%	0.65%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.48%	0.24%	0.54%	0.99%	0.40%	0.47%	0.27%	0.44%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	-0.04%	0.33%	0.43%	0.38%	0.27%	0.54%	0.42%	0.67%	1.46%	0.52%	0.61%
Recoveries / Charge-Offs	116.67%	36.67%	7.83%	20.72%	19.24%	14.58%	22.44%	24.96%	20.22%	10.62%	18.06%
Expected Charge-Offs / Net Loans	0.34%	0.76%	0.43%	0.39%	0.19%	0.34%	1.17%	0.40%	0.57%	0.23%	0.43%
Provision for Loan Losses/Net Charge-Offs	1000.0%	260.5%	88.7%	246.3%	292.4%	78.8%	80.8%	90.4%	61.7%	138.0%	106.3%
Prov. for Loan Losses/Expected Charge-Offs	-121.2%	114.5%	89.1%	244.6%	427.7%	126.9%	28.9%	151.4%	159.0%	314.6%	153.3%
Bankruptcies / Net Loans	0.00%	0.76%	0.32%	0.82%	0.41%	0.79%	3.60%	0.93%	1.20%	0.42%	1.03%
Total Amount of Loans Charged-Off (\$000s)	\$2	\$9	\$21	\$37	\$73	\$232	\$542	\$1,516	\$4,520	\$6,777	\$541
Total Amount of Recoveries (\$000s)	\$2	\$3	\$2	\$8	\$14	\$34	\$122	\$378	\$914	\$720	\$98
Net Charge Offs (\$000s)	\$0	\$6	\$19	\$29	\$59	\$198	\$420	\$1,137	\$3,606	\$6,057	\$443
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.07%	0.31%	0.42%	0.63%	0.49%	0.58%	0.96%	1.81%	1.39%	1.15%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	62.07%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.14%	0.00%	-0.01%
New Vehicle Loans	0.00%	0.00%	0.00%	0.01%	0.12%	0.25%	0.31%	0.44%	2.06%	0.70%	0.62%
Used Vehicle Loans	0.00%	0.22%	0.45%	0.36%	0.10%	0.84%	0.76%	0.91%	1.69%	0.42%	0.71%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.01%	0.02%	0.00%	0.00%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-0.04%	0.14%	0.07%	0.01%	0.10%	0.32%	0.06%	0.09%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	50.32%
All Other Loans	0.00%	0.00%	-39.36%	-5.50%	-3.70%	-0.17%	0.06%	0.08%	-0.05%	0.04%	-0.01%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.53%	0.68%	0.54%	0.54%	0.46%	0.50%
Number of Credit Unions in Each Peer Group:	8	13	11	24	15	14	10	10	3	3	111

Concentration Risk (% of Net Worth)	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Deposits in Commercial Banks, S&Ls, Savings Banks	0.00%	10.57%	4.50%	19.59%	25.97%	18.07%	2.94%	1.74%	0.27%	0.03%	4.99%
Credit Unions - Deposits in and Loans to	3.65%	3.44%	0.00%	6.18%	5.47%	3.29%	1.50%	0.29%	0.00%	0.19%	1.29%
Total Investments in Corporate Credit Unions*	39.49%	41.63%	101.09%	35.51%	38.96%	28.12%	17.31%	9.74%	0.10%	1.97%	12.65%
Marketable Securities	0.00%	0.00%	9.01%	43.31%	86.85%	83.32%	132.39%	177.92%	241.63%	50.71%	114.18%
All Other Investments	119.03%	351.28%	285.69%	280.56%	217.11%	189.29%	89.85%	-5.38%	66.28%	117.69%	105.01%
Total Investments	279.31%	452.82%	426.96%	404.74%	382.66%	366.22%	272.65%	226.71%	395.54%	256.35%	294.50%
Unsecured Loans	100.11%	44.24%	82.51%	43.81%	46.80%	38.63%	41.26%	39.84%	56.41%	60.49%	49.53%
Vehicle Loans	409.51%	271.92%	410.92%	223.75%	327.30%	343.25%	245.88%	329.84%	214.05%	426.12%	331.83%
New Vehicle Loans	151.33%	98.75%	92.59%	58.46%	92.27%	113.85%	62.38%	82.17%	50.10%	158.33%	102.67%
Used Vehicle Loans	258.19%	173.17%	318.32%	165.29%	235.03%	229.41%	183.51%	247.68%	163.96%	267.79%	229.16%
Total Real Estate	0.00%	117.61%	37.48%	133.58%	153.73%	190.03%	278.55%	221.87%	182.02%	282.50%	231.57%
1st Mortgage	0.00%	57.63%	9.32%	90.13%	89.26%	135.81%	201.81%	143.07%	106.87%	225.03%	165.74%
1st Mortgage Fxd	0.00%	1.77%	6.52%	19.15%	43.37%	64.20%	110.03%	172.62%	212.89%	207.44%	152.58%
1st Mortgage Adj	0.00%	0.00%	2.80%	13.33%	17.36%	71.62%	91.78%	42.63%	28.90%	59.29%	51.87%
2nd Mortgage	0.00%	0.63%	28.16%	21.05%	36.41%	54.21%	76.73%	84.36%	93.91%	31.12%	57.14%
Closed-End Fxd	0.00%	0.63%	0.09%	2.98%	8.34%	9.79%	8.91%	15.92%	36.58%	7.99%	12.75%
Closed-End Adj	0.00%	0.00%	1.94%	0.08%	0.26%	8.59%	8.84%	0.67%	2.73%	0.03%	2.38%
Open-End Adj	0.00%	0.00%	24.23%	17.99%	27.81%	35.67%	57.06%	67.75%	52.43%	22.68%	41.34%
Open-End Fxd	0.00%	0.00%	1.90%	0.00%	0.00%	0.16%	1.93%	0.04%	2.16%	0.42%	0.68%
Other RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Leases Receivable	0.00%	0.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans/Lines of Credit to Members	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Loans	509.62%	434.41%	541.03%	407.66%	530.53%	573.86%	572.34%	593.57%	457.49%	776.82%	618.13%
Indirect Loans	0.00%	0.00%	3.06%	8.56%	8.15%	105.30%	81.83%	174.36%	621.84%	324.54%	232.92%
Percent of Vehicle Loans	0.00%	0.00%	0.74%	3.83%	2.49%	30.68%	33.28%	52.86%	290.51%	76.16%	70.19%
Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Loans	0.00%	0.00%	19.49%	3.05%	4.79%	9.84%	3.06%	10.18%	8.45%	0.00%	4.90%
Total Mortgage Exposure**	0.00%	117.61%	37.48%	134.24%	197.26%	223.18%	363.79%	289.76%	275.22%	324.43%	287.26%
Total Real Estate	0.00%	117.61%	37.48%	133.58%	153.73%	190.03%	278.55%	221.87%	182.02%	282.50%	231.57%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.66%	43.53%	33.15%	85.25%	67.89%	93.19%	41.93%	55.69%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.66%	43.53%	33.00%	85.25%	67.89%	93.19%	41.54%	55.55%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	0.00%	0.00%	0.00%	0.40%	0.14%



